



**A STUDY TO INVESTIGATE FACTORS INFLUENCING CORPORATE CUSTOMERS  
TO CHOOSE ISLAMIC PERSONAL FINANCING**

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**BANDARAYA MELAKA**

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**Submitted in Partial Fulfilment  
of the Requirement for the  
Bachelor of Business Administration  
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
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**2013**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
BANDARAYA MELAKA**

**“DECLARATION OF ORIGINAL WORK”**

**I, AHMAD AIZAD BIN SHAARI, I/C: 900730-10-5327**

**Hereby, declare that:**

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of any dependent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

**Signature:** .....

**Date:** 28<sup>th</sup> June 2013

## **LETTER OF SUBMISSION**

28<sup>th</sup> June 2013

The Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
Universiti Teknologi Mara  
Bandaraya Melaka  
110 Off Jalan Hang Tuah  
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Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper title “**A STUDY TO INVESTIGATE FACTORS INFLUENCING CORPORATE CUSTOMERS TO CHOOSE ISLAMIC PERSONAL FINANCING**” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You.

Yours sincerely,

**AHMAD AIZAD BIN SHAARI**

**2011481712**

**Bachelor of Business Administration (Hons) Finance**

## **ABSTRACT**

The purpose of this study is to determine the factors that influencing the corporate customers to choose Islamic personal financing. For this study only 360 of respondents which are most of them are employees at private sectors (PETRONAS), government sector, self employed and others. They were selected and act as respondents for this study. The objectives of this study aims to identify the factors that contribute to selection of Islamic personal financing among corporate customers and to ascertain the best predictor to influences selection of Islamic personal financing. This study also takes into consideration of the respondent's knowledge about awareness of Islamic personal financing, government support, pricing, religious obligation and profit rates towards Islamic personal financing. Besides that, this study quantitative research whereby the findings of the study were analysed by using the Statistical Package for the Social Sciences (SPSS). Next, the data collected in this study is analysed by using frequency, descriptive analysis, reliability and multiple regression in order to achieved the research objectives. Eventually, this study discovered that most of the respondents were female, Muslims, single, age between 18 until 21 years old and most of them have monthly salary range between RM1000 until RM4000. In addition, multiple regressions also answered the research objective one whereby government support, pricing, religious obligation and profit rates becomes the factors that contributed towards selection of Islamic personal financing among corporate customers. There is also recommendation in this study which emphasize the Islamic personal course to Banking industry, government, companies and institutions in Malaysia.